

OFFICERS.

JOSHUA S. RAYNOLDS	President
M. W. FLOURNOY	Vice-President
SOLOMON LUNA	Vice-President
R. J. PALEN	Vice-President
FRANK M'KEE	Treasurer
DR. J. H. WROTH	Medical Director
A. R. MILLER	Attorney
J. H. O'REILLY	Secretary and General Manager
J. T. DAILEY	Cashier
C. F. BURKART	Actuary

EXECUTIVE COMMITTEE

M. W. FLOURNOY	A. R. MILLER	SOLOMON LUNA
J. H. O'REILLY	JOSHUA RAYNOLDS	

A WONDERFUL RECORD

One Million, Three Hundred
and Two Thousand Five
Hundred Dollars
Insurance

Written the First Year

DIRECTORS.

JOSHUA S. RAYNOLDS	President of the First National Bank of Albuquerque, and also of the First National Bank of El Paso.
ALONZO E. MILLER	Attorney.
M. W. FLOURNOY	Vice-President of the First National Bank of Albuquerque.
DR. JAMES H. WROTH	Physician, Albuquerque.
R. J. PALEN	of the First National Bank of Santa Fe.
JAMES GRAHAM McNARY	First National Bank, El Paso, Texas.
HENRY D. BOWMAN	of Bowman & Son, Las Cruces Bankers.
W. D. MURRAY	President Silver City National Bank.
SOLOMON LUNA	President Bank of Commerce, Albuquerque.
C. N. BLACKWELL	Cashier First National Bank of Raton.
MARR A. BOWERS	Physician at Tucson.
E. A. CAHOON	Cashier First National Bank of Roswell.
LOYD B. CHRISTY	Cashier Valley Bank, Phoenix, Arizona.
T. E. POLLOCK	President Arizona Central Bank, Flagstaff, Arizona.
E. W. WELLS	Vice-President Bank of Arizona, Prescott, Arizona.
JOHN R. HULET	Merchant, Holbrook, Arizona.
M. J. CUNNINGHAM	Cashier Bank of Bisbee, Bisbee, Arizona.
JOHN W. POE	President Citizens National Bank, Roswell.
FRANK M'KEE	Cashier First National Bank, Albuquerque.
J. H. O'REILLY	Insurance, Albuquerque.
WM. J. MILLER	Chief Justice, Las Vegas.

FINANCIAL STATEMENT

December 31st, 1907, of the

OCCIDENTAL LIFE INSURANCE CO.

OF NEW MEXICO AND ARIZONA

KEEP YOUR
MONEY
AT HOME

GROSS ASSETS.	
First Mortgage Loans	\$57,804.00
Collateral Loans	36,230.83
Cash in Banks	10,345.55
Bills Receivable and Agents' Balances	9,356.79
Furniture, Fixtures and Supplies	2,341.28
Accrued Interest on Mortgages	2,409.25
Net Unreported Premiums	1,882.04
Total Assets	\$117,958.66

LIABILITIES.	
Reserve on Outstanding Policies	\$5,417.00
Less Reserve on Reinsurance	\$24.60
	\$5,392.40
Capital Stock	\$100,000.00
Surplus	12,375.66
Total	\$117,958.66
Total Surplus to Policyholders	\$113,375.66

Over \$55,000.00 in First
Mortgage Loans Placed in
Arizona and New Mexico
in 1907.

COMPANY	BUSINESS WRITTEN FIRST YEAR
OCCIDENTAL, First Year	\$1,302,500
AETNA	1,285,710
CONNECTICUT MUTUAL	158,300
EQUITABLE OF NEW YORK	1,175,500
EQUITABLE OF IOWA	653,800
FIDELITY MUTUAL	1,321,875
FRANKLIN LIFE	233,000
GERMANIA LIFE	1,191,650
HOME LIFE OF NEW YORK	1,191,650
MANHATTAN	367,395
MASSACHUSETTS MUTUAL	2,310,402
MUTUAL BENEFIT	1,640,718
MUTUAL LIFE OF NEW YORK	

Comparison With Other Leading Companies

STATEMENT SHOWING THE BUSINESS WRITTEN BY THE OCCIDENTAL LIFE THE FIRST YEAR COMPARED WITH THAT OF OTHER LEADING COMPANIES IN THEIR FIRST CALENDAR YEAR.

COMPANY	BUSINESS WRITTEN FIRST YEAR
NATIONAL LIFE OF VERMONT	\$465,700
NEW ENGLAND MUTUAL	948,110
NEW YORK LIFE	929,038
NORTHWESTERN MUTUAL	555,200
PENN MUTUAL	341,872
PHOENIX MUTUAL	324,000
PROVIDENT LIFE AND TRUST	727,168
PRUDENTIAL	443,000
STATE LIFE	900,727
STATE MUTUAL, WORCESTER, MASS.	1,228,850
TRAVELERS	1,093,600
UNITED CENTRAL, CINCINNATI, O.	
UNITED STATES LIFE OF NEW YORK	
WASHINGTON LIFE	

Southwestern Underwriters Company, Gen'l Agts., Goodrich Block, Phoenix, Ariz.

THE HOME CIRCLE

THE MEN'S CORNER.

BY A. RICHMOND PARKHURST, JR.

The Young Man's Era -
The Old Man's Doom.

Just whether Dr. Osier's now famous utterance is responsible for it or not, the fact is, nevertheless, true that the age we are now living in is the Young Man's Era. Statistics of the large cities, whether they be East, West, North or South, show that the great majority of responsible clerical positions are held by men in and around 30 years of age. In the West and South the average is about 25 years. Those past middle life find it difficult to keep pace with the march of time and, indeed, thousands of them count themselves fortunate if they can hold on to their old positions and should they find it necessary to cast about for new berths, they find it difficult to the extreme to gain admission to the great army of the employed.

Baron remarked that "young men are better fitted for execution than for counsel," and every day there is evidence that he spoke whereof he knew. The man past 30 finds the doors of the railway offices and other large corporations closed in his face. The newer he is to 21 the better his chances for finding immediate employment. A visit to the great railway offices will disclose a sea of faces, and if a canvasser of the office is asked if it will be demonstrated that few of the men seated on their high stools are past 30 years of age, although the great majority of them have served the roads now employing them for a decade or more.

In one large room in New York city 45 clerks were seated. Twenty-three of these were under 25 years of age, 12 were between 25 and 30 and of the other 10 but four were more than 40 years old, and but one of these had begun his present work after he had turned the thirtieth milestone.

Conditions at a similar level were found to exist in the offices of the great utilities corporations. In the employment of help there the universal demand is for the active, intelligent, energetic of carefully learned and without the bias of former training and habits to overcome. At thousands upon thousands of desks throughout the large cities the same conditions are clearly manifest, and where men are seen whose hair showed the frost of years it was learned that they had held their places for a number of years, but when they found the price of the seat for them and dropped out, the places would immediately be filled with young blood.

A visit to the municipal offices of large cities and, in fact, to the federal offices of Washington will disclose just the reverse of these conditions. There the older men are in the ascendency, due, perhaps, to the knowledge that they are being crowded out of the commercial fields and it, therefore, behooves them to bring to bear all the influence they can in their own behalf to secure some sincere with Uncle Sam as their paymaster.

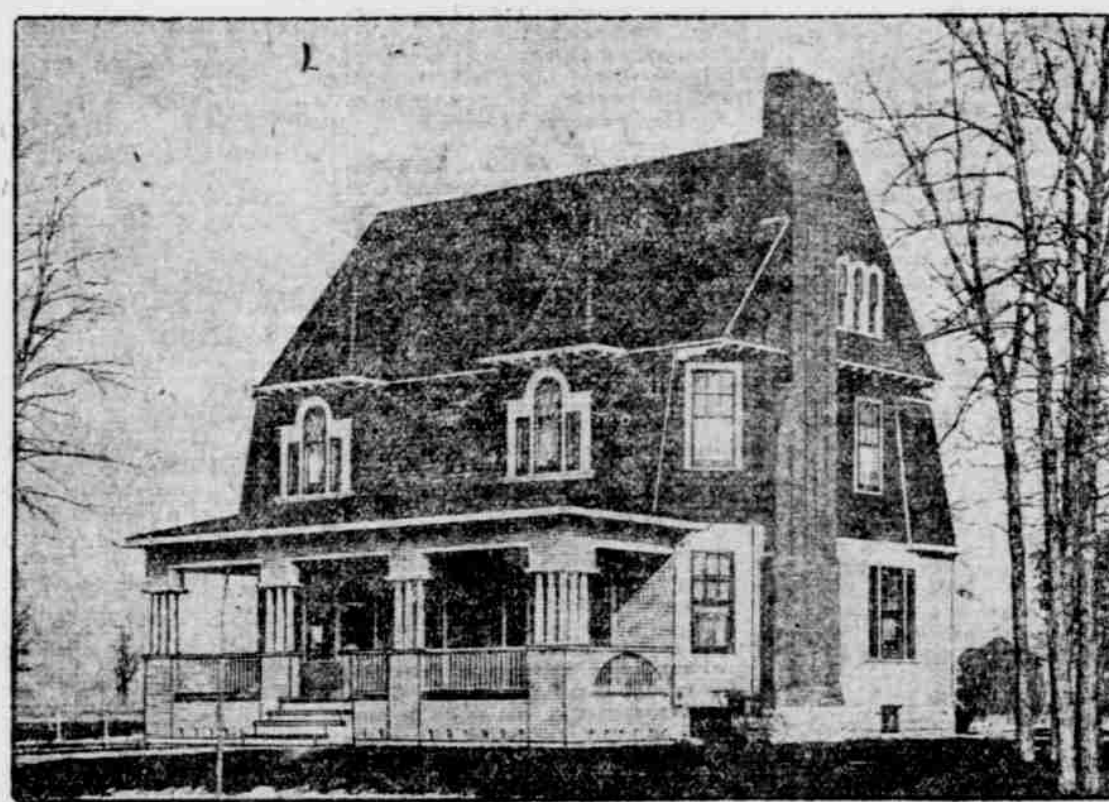
Investors Are Still Over-
Cautious.

A new year has dawned and on every side is manifested a decided improvement in the financial condition throughout the country, although the more conservative element of business men and investors are waiting for the appearance of the annual statements from banks and other big corporations, who each year take the public into their confidence in this way. One notable feature now most apparent is the gradual return of confidence, and without this the affairs of the country must continue to stagnate. Banking interests, while greatly encouraged by the improvement in the money situation, take the view that the time is not yet ripe to permit of a celebration in the nature of an active bull speculation in the market, and their views on this point are borne out by the stiff rates for call money which still exist and the almost complete absence of time accommodations. These conditions act as a deterrent in broadening the scope of business in general, and for awhile will tend to cause some of the over-cautious investors to hold off until some of the more daring assume the lead.

Of course, intense interest centers in the dividends the industrialists will declare; but unless all signs fall there will be thousands of persons who will never forgive themselves for not having taken advantage of the recent prevailing low prices when they had the opportunity, for it is confidently predicted that all industrialists will soon just as soon as it is discovered that the recent slump has not affected their earning capacity.

The preference for bonds as a medium through which to husband savings is still general, and the safe deposit vaults of New York and other large cities are fairly bulging with these large claims that have been picked up of late. One of Wall Street's shrewdest financiers remarked a day or two ago that if he did not double his capital within the next year he would have only himself to blame. While this statement may be regarded as a very sweeping one, nevertheless there are many opportunities still left for the investor to reap a veritable harvest, provided he has a little nerve and some capital.

Wall Street is conscious that the eyes of the world are upon it, and operations of a more, safer and more conservative nature are to be the rule for some time to come. Wildcat speculation, for the time being anyhow, has received a check and with the stock tuggers on the run securities will seek their own level, a level of intrinsic worth, and with this as a basis on which to compute, even the most cautious investor can find something to his liking.



Wages Disproportionate To Cost of Living.

The Bureau of Statistics at Washington will, in a few days, issue a report whereby it will be shown that the cost of living is not only steadily increasing, but, furthermore, this increase is far in advance of the increase in wages. This will not be news to the laboring man, or even to the clerk compelled to support himself and family on the meager weekly stipend he draws. It will be recalled that recently the paying teller of one of the wealthiest trust companies in New York walked forth from his cage and out of the building with about \$70,000 safely tucked in a suit case, and it was only due to a rare piece of good luck that he was captured and most of the money recovered. The president of that trust company, in the course of an interview, expressed the greatest surprise that this "gone wrong" young man should have "gone wrong" adding that the clerk in question had long enjoyed the officers' fullest confidence, and that he was drawn in "simple salary." Later developments showed that the "simple salary" of the man who handled hundreds of thousands of dollars of the bank's funds each day was in reality \$1,400 a year.

This clerk's salary may be regarded as a sample of those paid to the average young man living in the East and responsible today, and with the cost of living advancing at the present alarming rate is it altogether surprising that so many of them go wrong? Living has advanced to cost about 40

per cent. in the past 10 years, while wages have not increased more than 15 per cent at the outside. There is a slight decrease noticeable in the cost of food-stuffs just at present, but there is every reason to suppose that the old high levels will be reached before the winter has grown much older.

EVENING CLOTHES.

Recent visits to the Metropolitan and Manhattan Opera Houses, the real places in which fashion for men, as pertaining to evening clothes, are reflected, reveal the fact that several departures have been made by the smartest of New York's smart set this winter in their evening attire. One that has become almost universal is that every recently made evening coat contains a wide silk band, a fashion, which until the present season, was confined solely to morning cutaway and afternoon frock coats. A round of the boxes and in the boxes of the opera houses between the acts will show that nine of every ten men in evening dress, and fully 100 per cent of those who appear at these functions, have adopted the band and as fitting as this innovation may seem, it makes a material difference in the appearance of the coat. A wide stripe of braid is also popular on the seams of trousers, and this, too, is almost universal this winter. The ladies, too, are wearing even evening clothes, has returned to favor, and these have been generally adopted this winter. The well-dressed New Yorker has adopted a custom long prevalent in England - that of carrying a small silver-headed walking stick when in evening dress.

Instructing Boys How
To Shoot.

Not very long ago it was generally commented upon that the use of firearms among women was becoming more general. Today it is equally apparent that children are becoming versed in the use of guns, rifles and pistols at far tender years than in the olden days, not excepting the times of our Puritan Fathers. A leading manufacturer of firearms of all descriptions remarked recently that the orders for weapons for children placed by their parents had reached such proportions of late years that this department in his establishment had already grown to one of great importance. This is largely due to the careless handling of weapons by children. In this age of progression parents have taken a more critical view of the matter, and in consequence regular instructors are employed to instruct boys and girls in their use. Rifle ranges are now as popular as a place of rendezvous for young America as the dancing school used to be. One or two afternoons each week groups of little boys, some accompanied by some older person, gather on the range to indulge in target practice. First the child is given an unloaded rifle, fowling piece or pistol to handle, and he is thoroughly instructed as to the manner in which it should be held, loaded, carried and unloaded and finally in discharging it. The instruction, while popular, fails to appeal to the more careful parents, however, who still cling to the belief that a firearm of any description is out of place in a child's hands.

Attractive Gambrel Roof Cottage

Designed by

Chas. S. Sedgwick, Architect, Minneapolis, Minn.

The gambrel roof treatment so much in vogue during the early Colonial years, has been revived and is today one of the most common methods of roofing a medium sized house, and it is often used for the large country villa, and can be seen very frequently in the suburbs of our large Eastern cities and on the seashore. It admits of low posts, low stories, low roof over the central portion and the first steep pitch of the roof brought down low over the first story windows gives that peculiar cottage appearance that is quiet and restful and very much appreciated by a large portion of art-loving people.

In the house shown the detail of the cornice members and all other exterior moldings are very neat and refined, and all that portion above the first story windows and the small cornice moulds extending around over the main piazza is shingled, the lower section being covered with narrow siding. The windows are not over large and are well placed. The front of the cottage has a symmetrical appearance, the piazza is broad and liberal across the front and the interior arrangement, with reception hall and living room in one, with handsome stairway, with kitchen connection and basement entrance at grade underneath, all make up a very complete arrangement. The small passage way leading to kitchen with toilet is an added convenience, the arrangement of the dining-room, pantry, rear porch, space for refrigerator, etc., is well arranged and very convenient, the recessed sideboard in the dining-room, the small projected Dutch window with seat add much to the beauty. The living-room is in good proportion, amply lighted and has a broad fireplace at the end, carried on the outside of the house as shown in our illustration.

These lower rooms are finished to suit with dark Flemish oak through the front portion and for the staircase, and golden oak for the dining-room. There are four pretty chambers provided with the closets in the second story, and a good bathroom, all finished in white enamel with polished birch floor. There is a basement under the entire house for heating plant, laundry, etc.

The size of this cottage is 25x35 feet exclusive of piazza, and the cost varies from \$2,500 to \$3,000, exclusive of heating and plumbing. This house has also been planned with a small den. In this case the house is 25 feet in width and 30 feet in depth, exclusive of piazza. Built this size the house costs \$4,000.

The lower portion of the house on the outside is painted white, and all the shingles on the gables and roof are stained dark green. The chimneys are built of red brick.

FIRST FLOOR PLAN.

SECOND FLOOR PLAN.

Picked Up in the World of Labor.

Michigan's State Federation has gone on record in favor of suffrage for women. Canada's clothing industry of all kinds gives employment to more than 25,000 men and women.

Largely through the efforts of the women's clubs of Florida there is a new child labor law there, which prohibits the employment of children under 12 years old.

The Trades and Labor Council of Halifax, N. S., has decided to take an active part in politics and will have a candidate for the Dominion Parliament in the field at the next general election.

Enforcement of the new child labor law in Minnesota has resulted in a 25 per cent decrease in the number of children under 16 employed in stores and factories, according to the state labor commissioner.